Case 08-03417 Doc 1 Filed 02/14/08 Entered 02/14/08 17:33:24 Desc Main Document Page 1 of 42 Voluntary Petitic Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if	individual, er	nter Last, First, I	Middle):			Nam	ne of Jo	oint Debtor (S	pouse) (Last, F	irst, Middle)		
	Ritc	hie, Da	vid Wi	lliam			Ritchie, Michelle, Diane					
All Other Names u and trade names):		ebtor in the last	8 years; (inclu	ude married, m	naiden	ma	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names): FKA Michelle Bush					
Last four digits of S (if more than one, s	state all) * Sub			•	EIN			-	all) * Subject to F	al-Taxpayer I.D. (Fed R. Bankr.P.903 * -**-5092	7. See note belov	•
Street Address of I	Debtor (No. &	Street, City, an	ıd State):			Stre	et Ado	dress of Joint	Debtor (No. & S	Street, City, and	State):	
224 Johnson Street						22	24 J	ohnson	Street		_	
Hampshire	e IL				60140	на	amp	shire IL	•			60140
County of Residen	ice or of the P	rincipal Place o	f Business:			Cou	unty of	Residence or	of the Principal	I Place of Busine	ess:	
		KA	NE							KANE		
Mailing Address of	Debtor (if diff	ferent from stree	et address)			Mail	ling Ad	ddress of Joint	t Debtor (if diffe	rent from street	address):	
Location of Princip	al Assets of E	Business Debtor	(if different fr	om street add	ress above):							
	tor (Form of O	rganization)		Nature of Bu			Ch	apter of Banl	kruptcy Code U	Inder Which the	Petition is File	ed (Check one box)
Individual See Exhibi	(includes Joii it D on page 2 o	nt Debtors) f this form		Care Busines Asset Real E		- 1 =	Chap				15 Petition for F	•
☐ Corporation	on (includes L	LC & LLP)	define	d in 11 U.S.C		=		oter 11		or a Forei	ign Main Proce	eding
☐ Partnershi	ip		Railro				Chap Chap				15 Petition for F ign Nonmain P	•
☐ Other (If o	debtor is not o	one of the	☐ Comm	nodity Broker		-	Onap	7.C1 10	Nature	of Debts (Check		
	tities, check the			ng Bank							•	. In continuous
und state	type of chary	bolow.)	Other	Tax-Exempt	Entity	- •		s are primarily s, defined in 1		☐ Deb debt	ts are primarily ts.	business
				Check box, if ap	plicable.)		-	(8) as "incurred dual primarily	•			
			organi	zation under T	itle 26 of the		perso	onal, family, o				
				States Code uue Code).	(the Internal		purpo	ose."				
		Filing Fee (C	heck one box)			Che	ck one	hov	С	hapter 11 Debto	ors	
Filing Fee attack	ched								business debto	r as defined in 1	1 U.S.C. Sec 1	01(51D)
☐ Filing Fee to be	e paid in insta	allments (applica	able in individu	uals only). Mus	st attach			tor is not a sn	nall business de	ebtor as defined	in 11 U.S.C. Se	ec. 101(51D)
signed applicat	tion for the co	ourt's consideratinstallments. Ru	ion certifying	that the debtor	ris				te noncontinger	nt liquidated deb an \$2,190,000.	ts (excluding de	ebts owed to
Filing Fee wav	rier requested	(applicable to c	chapter 7 indiv	viduals only). N	/lust	Che	eck all	applicable b	oxes:			
attach signed a	application for	the court's con	sideration. Se	ee Official Forr	n 3B.		A pla	an is being file	ed with this peti	tion.		
							Acce	eptances of th	ne plan were so	licited prepetition	n from one of m	nore classes
Statistical/Admini		rmation will be availabl	e for distributi	on to unsecure	ed credtiors.						This spac	e is for court use only
☐ Debtor estima	tes that, after	any exempt pro on to unsecured	perty is exclu			enses paid,	, there	will be no				
Estimated Number o	of Creditors											
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	2	<u>25,001</u> 50,000	50,001 100,000	Over 100,000		
Estimated Assets				<u>5,000</u>				3				
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,00 to \$100	01 \$	5100,000,001 o \$500	\$500,000,001	More than \$1 billion		
\$50,000	\$100,000	\$500,000	to \$1 million	million	million	million		nillion	to \$1billion	HUIIIIU I ©		
Estimated Liabilities \$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,00		□ §100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$100,001 to \$500,000	to \$1	to \$10	to \$50	to \$100	t	o \$500	to \$1billion	\$1 billion		

^{*}Fed.R. Bankr. P. 9037 requires redaction of an individual debtor's taxpayer-identification number (ITIN) -- include last 4 digits only

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Voluntary Petition Document	Nanager Bedito4(2)	
This page must be completed and filed in every case)	*	David William
	Michelle	Diane Ritchie
All Prior Bankruptcy Case Filed Within Last 8 Y		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Al	filate of this Debtor (if more than one, attach a	dditional sheet)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Fubilit A	Fxh	ibit B
Exhibit A To be completed if debtor is required to file periodic reports (e.g.,	(To be completed if debtor is an individua	ibit B I whose debts are primarily consumer debts.)
forms 10K and 10Q with the Securities and Exchange Commission	· · · · · · · · · · · · · · · · · · ·	med in the foregoing petition, declare
pursuant to Section 13 or 15 (d) of the Securities Exchange Act of	-	that (he or she) may proceed under 11, United States Code, and have
1934 and is requesting relief under chapter 11.)	-	r each such chapter. I further certify
	that I have delivered to the debtor the n	otice required by 11 USC §
Exhibit A is attached and made a part of this petition.	/s/ Mark	E Levine
		Dated: 02/14/2008
	Mark E Levine	Dateu. 02/14/2000
Exhi Does the debtor own or have possession of any property that poses or is allege		arm to public health or safety?
Yes, and Exhibit C is attached and made a part of this petition. No.		
Exhi	bit D	
(To be completed by every individual debtor. If a joint petition is file		arate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and made a part of this p	etition.	
If this is a joint petition:	t of this potition	
Exhibit D also completed and signed by the joint debtor is attached and made a part	t of this petition.	
Information Regardir	ng the Debtor - Venue	
(Check the Ap	pplicable Box.)	
Debtor has been domiciled or has had a residence, principal pla		
180 days immediately preceding the date of this petition or for a	a longer part of such 100 days than in any	outer
There is a bankruptcy case concerning debtor's affiliate, general	al partner, or partnership pending in this Di	istrict.
Debtor is a debtor in a foreign proceeding and has its principal	place of business or principal assets in the	e United
States in this District, or has no principal place of business or a		
or proceeding [in a federal or state court] in this District, or the i	nterests of the parties will be served in reg	gard to the
relief sought in this District.		
Certification by a Debtor Who Reside Check all app		perty
Landlord has a judgment against the debtor for possession of o	debtor's residence. (If box checked, compl	ete the
following.) (Name of landlord that obtained judgment)		
(Address of Landlord)		
Debtor claims that under applicable nonbankruptcy law, there a	re circumstances under which the debtor v	vould be
permitted to cure the entire monetary default that gave rise to the		
possession was entered. and	, , ,	
Debtor has included in this petition the deposit with the court of	any rent that would become due during th	e 30-day
period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this ce	artification (1111SC 8.262(1))	
Deptor certifies that he/she has served the Editatora with this ce	Authorition: (11 0.0.0. § 302(1))	l

Voluntary Petition

Document

Nate of 300 ft 4 2btor(s)

This page must be completed and filed in every case)

Ritchie, David William Michelle Diane Ritchie

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ David William Ritchie

David William Ritchie

02/14/2008 Dated:

/s/ Michelle Diane Ritchie

Michelle Diane Ritchie

02/14/2008 Dated:

Signature of Attorney

/s/ Mark E Levine

Signature of Attorney for Debtor(s)

Mark E Levine

Printed Name of Attorney & Bar Number

Bar No: 6239485

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 02/14/2008

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h). and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		David William Ritchie	Here
Dated:	02/14/2008	/s/ David William Ritchie	Sign & Date
I certify u	inder penalty of perjury that	the information provided above is true and correct.	
does	5. The United States trustee or bas not apply in this district.	ankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. §	109(h)
	Active military duty in a military	ry combat zone.	
parti	, i	s.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);	1
of re		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incass with respect to financial responsibilities.);	apable
by a	4. I am not required to receive a c motion for determination by the cour	credit counseling briefing because of: [Check the applicable statement.] [Must be accompanient.]	ed
prov dead perio	it counseling briefing within the first 3 ided the briefing, together with a cop dline can be granted only for cause a od. Failure to fulfill these requiremen	sons stated in your motion, it will send you an order approving your request. You must still obtate 30 days after you file your bankruptcy case and promptly file a certificate from the agency that by of any debt management plan developed through the agency. Any extension of the 30-day and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day arts may result in dismissal of your case. If the court is not satisfied with your reasons for filing credit counseling briefing, your case may be dismissed.	,
	s from the time I made my request, a can file my bankruptcy case now. [N	t counseling services from an approved agency but was unable to obtain the services during the and the following exigent circumstances merit a temporary waiver of the credit counseling requirements accompanied by a motion for determination by the court.] [Summarize exigent circums are companied by a motion for determination by the court.]	uirement
per a c	ited States trustee or bankruptcy adm forming a related budget analysis, bu	the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved ministrator that outlined the opportunties for available credit counseling and assisted me in ut I do not have a certificate from the agency describing the services provided to me. You mudescribing the services provided to you and a copy of any debt repayment plan developed throwour bankruptcy case is filed.	st file
per	ted States trustee or bankruptcy adm forming a related budget analysis, an	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved ninistrator that outlined the opportunties for available credit counseling and assisted me in nd I have a certificate from the agency describing the services provided to me. Attach a copy ment plan developed through the agency.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	d: 02/14/2008	/s/ Michelle Diane Ritchie Michelle Diane Ritchie	Sign & I	
I certi	fy under penalty of perjury that	the information provided above is true and correct.		
	The United States trustee or bar does not apply in this district.	nkruptcy administrator has determined that the credit counseling requirement of 11 U.S	s.C. § 109(h)	
	Active military duty in a military	y combat zone.		
	• •	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort in person, by telephone, or through the Internet.);	fort, to	
		.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to b with respect to financial responsibilities.);	e incapable	
ŀ	 I am not required to receive a cr oy a motion for determination by the court 	redit counseling briefing because of: [Check the applicable statement.] [Must be according.]	mpanied	
	credit counseling briefing within the first 3 provided the briefing, together with a copy deadline can be granted only for cause and period. Failure to fulfill these requirement	ons stated in your motion, it will send you an order approving your request. You must so days after you file your bankruptcy case and promptly file a certificate from the agency of any debt management plan developed through the agency. Any extension of the 3 and is limited to a maximum of 15 days. A motion for extension must be filed within the state to a maximum of 15 days. If the court is not satisfied with your reasons for credit counseling briefing, your case may be dismissed.	cy that 30-day 30-day	
	days from the time I made my request, a	counseling services from an approved agency but was unable to obtain the services dund the following exigent circumstances merit a temporary waiver of the credit counseling. Must be accompanied by a motion for determination by the court.] [Summarize exigent of the court.]	ng requirement	
	United States trustee or bankruptcy adm performing a related budget analysis, bu	e filing of my bankruptcy case, I received a briefing from a credit counseling agency apprint a credit counseling and assisted me it I do not have a certificate from the agency describing the services provided to me. You escribing the services provided to you and a copy of any debt repayment plan development bankruptcy case is filed.	in ou must file	
	United States trustee or bankruptcy adm performing a related budget analysis, an	e filing of my bankruptcy case, I received a briefing from a credit counseling agency apprints inistrator that outlined the opportunties for available credit counseling and assisted me d I have a certificate from the agency describing the services provided to me. Attach a ment plan developed through the agency.	in	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$3,500 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$900 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** -\$2,600

The source of the compensation paid to me was:

Debtor(s)	Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Mark E Levine 02/14/2008 Dated:

> Attorney Name: Mark E Levine LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6239485

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W, " "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
224 Johnson Street Hampshire, IL 60140 (Debtor's Residence)	Fee Simple	J	\$ 358,000	\$ 356,989

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$358,000.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	A A	Debtor's Property Deduc	Value of Interest in , Without ting Any I Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Harris Bank checking account #xxxxx3021 Fifth Third checking account	J	\$	0 170
03. Security Deposits with public utilities, telephone companies, landlords and others.	х	-			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; Big/flat screen TV, DVD player, VCR, stereo, computer, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware Best Buy - HDTV Samsung, HD DVD player, monster cables, Onkyo Receiver	J	\$	1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	300
06. Wearing Apparel		Doores, Compact Dioces, Fapositional act, Family Florance		•	
07. Furs and jewelry.		Necessary wearing apparel.	J	\$	100
		Earrings, watch, costume jewelry	J	\$	50
		Wedding ring set	J	\$	200
PFG Record # 338649		1914 1914 1914 1914 1914 1914 1914 1914		B (10/05)	Page 1 of

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property		Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value. Term Life Insurance with Lincoln Benefit - No Cash Surrender Value.		None None
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	x			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.	w	\$ 1,575
13. Stocks and interests in incorporated and	.,	401(K) with American Airlines		
unincorporated businesses. 14. Interest in partnerships or joint ventures.	X			
Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	Х			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	x			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
DEC Decord # 220040		 	Form B6	B (10/05) Page 2 of 4

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

S	CH	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Anticipated 2007 Federal & State Income Tax Refunds	J	\$ 2,500
		PNK		
		C30		
		C30		
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		1999 Yamaha VMX12 V-Max		\$ 3,600
		1997 Ford F150 Short Bed (over 90,000 miles)		\$ 6,500
		1997 Chevrolet Impala SS Sedan (over 100,000 miles)		\$ 9,500
26 Roate motors and accessories		1999 Pontiac Grand Am SE Sedan (over 70,000 miles)		\$ 4,000
26. Boats, motors and accessories.	X			
PFG Record # 338649		 	Form E	 36B (10/05) Page 3 of

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

	SCHEDULE B - PERSONAL PROPERTY				
Type of Property		N O N Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	Х				
29. Machinery, fixtures, equipment, and supplie used in business.		Tools, pressure washer, air compressors	н	\$ 3,955	
30. Inventory	Х				
31. Animals	Х				
32. Crops-Growing or Harvested. Give particulars.	Х				
33. Farming equipment and implements.	Х				
34. Farm supplies, chemicals, and feed.	Х				
35. Other personal property of any kind not already listed. Itemize.	Х				
		Total (Report also on Summary of Schedules)		\$34,450	

Document Page 12 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David William Ritchie and Michelle Diane Ritchie, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT					
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$136,875				

Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption	
735 ILCS 5/12-901	\$ 30,000	\$ 358,000	
735 ILCS 5/12-1001(b)	\$ 170	\$ 170	
735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000	
735 ILCS 5/12-1001(a)	\$ 300	\$ 300	
735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100	
735 ILCS 5/12-1001(b)	\$ 50	\$ 50	
735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200	
735 ILCS 5/12-1006	\$ 1,575	\$ 1,575	
	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(a),(e) 735 ILCS 5/12-1001(b)	Specify Law Providing Each Exemption Claimed Exemption 735 ILCS 5/12-901 \$ 30,000 735 ILCS 5/12-1001(b) \$ 170 735 ILCS 5/12-1001(b) \$ 1,000 735 ILCS 5/12-1001(a) \$ 300 735 ILCS 5/12-1001(a),(e) \$ 100 735 ILCS 5/12-1001(b) \$ 50 735 ILCS 5/12-1001(a),(e) \$ 200	

Document Page 13 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David William Ritchie and Michelle Diane Ritchie, Debtors

SCHEDULE C - PROPER	TY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	705 00 5/40 4004/5)	. 0.500	
Anticipated 2007 Federal & State Income Tax Refunds	735 ILCS 5/12-1001(b)	\$ 2,500	\$ 2,500
DNIZ			
PNK			
C30			
C30			
E30			
 Autos, Truck, Trailers and other vehicles and accessories. 1999 Yamaha VMX12 V-Max 	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 3,600
1997 Ford F150 Short Bed (over 90,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 6,500
1997 Chevrolet Impala SS Sedan (over 100,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 9,500
1999 Pontiac Grand Am SE Sedan (over 70,000 miles)	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 4,000
29. Machinery, fixtures, equipment, and supplie used in business.			
Tools, pressure washer, air compressors	735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(b)	\$ 1,500 \$ 250	\$ 3,955
PFG Record # 338649	\$\dagge{\dagger} \dagger \dagg	Form B6C (10/	D5) Page 2 of 2

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Best Buy/Retail Services Bankruptcy Department PO Box 15521 Wilmington DE 19850 Acct No.: 7001 0632 1456 4959		J	Dates: 11/2006 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 1,000 Intention: None *Description: Best Buy - HDTV Samsung, HD DVD player, monster cables, Onkyo Receiver				\$ 2,359	\$ 1,359
2	First Franklin Bankruptcy Department PO Box 1838 Pittsburgh PA 15230 Acct No.: 1044800147		J	Dates: 2003 Nature of Lien: Mortgage Market Value: \$ 358,000 Intention: None *Description: 224 Johnson Street Hampshire, IL 60140 (Debtor's Residence)				\$ 356,989	\$ 0

Total

\$ 359,348

\$ 1,359

(Report also or Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 08-03417 Doc 1 Filed 02/14/08 Entered 02/14/08 17:33:24 Desc Main Document Page 15 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Document Page 16 of 42 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David William Ritchie and Michelle Diane Ritchie / Debtors

Attorney for Debtor: Mark E Levine

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	AA Credit Union Attn: Bankruptcy Dept. PO Box 30495 Tampa FL 33630 Acct #: 4470 7000 0004 4568		w	Dates: 2005-2006 Reason: Credit Card or Credit Use				\$ 10,200
2	Bank of America Bankruptcy Department PO Box 15026 Wilmington DE 19850 Acct #: 4888 9310 4422 1335		w	Dates: 2004-2007 Reason: Credit Card or Credit Use				\$ 2,300
3	Bank of America Bankruptcy Department PO Box 15026 Wilmington DE 19850 Acct #: 4888 9310 4582 5788		J	Dates: 2001-2007 Reason: Credit Card or Credit Use				\$ 15,500

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

338649

David William Ritchie and Michelle Diane Ritchie / Debtors

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOR	RIT	Y C	:LA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	Beneficial Finance Bankruptcy Department PO Box 17574 Baltimore MD 21297-1574 Acct #: 411714 20 550543 0		J	Dates: 2007 Reason: Credit Card or Credit Use				\$ 15,500
5	Capital One Bankruptcy Department PO Box 30285 Salt Lake City UT 84130 Acct #: 5291 4916 4952 4954		J	Dates: 1995-2007 Reason: Credit Card or Credit Use				\$ 15,400
6	Capital One Bankruptcy Department PO Box 1366 Pittsburgh PA 15230		J	Dates: 2003-2007 Reason: Credit Card or Credit Use				\$ 6,000
7	Acct #: 5903 5923 1274 3012 Chase Attn: Bankruptcy Dept. PO Box 15298 Wilmington DE 19850-5298 Acct #: 4417 1280 9267 0650		J	Dates: 1996-2007 Reason: Credit Card or Credit Use				\$ 15,900
8	Exxon Mobil Bankruptcy Department PO Box 688940 Des Moines IA 50368 Acct #: 7302 8978 0564 0959		J	Dates: 1988-2007 Reason: Credit Card or Credit Use				\$ 2,500
9	Harris N.A. Attn: Bankruptcy Dept. PO BOX 94033 Palatine IL 60094 Acct #: 0574483921		J	Dates: 2006-2007 Reason: Overdraft Account				\$ 1,000
10	Home Depot Bankruptcy Department PO Box 689100 Des Moines IA 50368 Acct #: 6035 3200 7525 7376		J	Dates: 1995-2007 Reason: Credit Card or Credit Use				\$ 400
	ACCL #. 6033 3200 7325 7376							

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

338649

David William Ritchie and Michelle Diane Ritchie / Debtors

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOR	RIT	Y C	CLA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11	HSBC Card Services Bankruptcy Department PO Box 17051 Baltimore MD 21297 Acct #: 5407 9150 2548 4004		J	Dates: 2007 Reason: Credit Card or Credit Use				\$ 1,000
12	Retail Services (Menards) Bankruptcy Dept. PO Box 15521 Wilmington DE 19850 Acct #: 6004 3009 0173 5586		J	Dates: 1995-2007 Reason: Credit Card or Credit Use				\$ 2,500
13	Scott Herman DDS Attn: Bankruptcy Dept. 179 E. Oak Knoll Drive Hampshire IL 60140 Acct #: 9795		Н	Dates: 2006-2007 Reason: Medical/Dental Services				\$ 1,405
14	Scott Herman DDS Attn: Bankruptcy Dept. 179 E. Oak Knoll Dr. Hampshire IL 60140 Acct #: 5092		w	Dates: 2006-2007 Reason: Medical/Dental Services				\$ 500
15	Sears Bankruptcy Department PO Box 6922 The Lakes NV 88901 Acct #: 5121 0701 6753 1389		J	Dates: 1988-2007 Reason: Credit Card or Credit Use				\$ 9,400
16	Wells Fargo Bankruptcy Department PO Box 98784 Las Vegas NV 89193-8784 Acct #: 30640841		J	Dates: 2007 Reason: Credit Card or Credit Use				\$ 1,300
17	Wells Fargo Bankruptcy Department PO Box 98751 Las Vegas NV 89193		w	Dates: 06/2007 Reason: Credit Card or Credit Use				\$ 5,100
	Acct #: 4071 1000 1349 3204							Page 3 of 4

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie / Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim			
18 WFNNB/Victorias Secret Bankruptcy Department PO Box 182685 Columbus OH 43218 Acct #: 595 939 943		w	Dates: 1995-2007 Reason: Credit Card or Credit Use				\$ 500			

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 106,405.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



UNITED STATES BARRETT & COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	None, , , ,	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Lealther Specialist	Flight Attendant
ame of Employer:	Blu Sky Inc	American Airlines
ears Employed	Over 3 years	Over 6 years
Employer Address:	222 Johnson St	9525 Bryn Mawr Ave #800
ity, State, Zip	Hampshire, IL 60140	Rosemont, IL 60018

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 3,650.82	\$ 3,663.64
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 3,650.82	\$ 3,663.64
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 534.00	\$ 690.62
b. Insurance	\$ 0.00	\$ 106.10
c. Union Dues	\$ 0.00	\$ 41.00
d. Other (Specify)	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 70.79
S. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 534.00	\$ 891.86
5. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,116.82	\$ 2,771.78
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
. Income from real property	\$ 0.00	\$ 0.00
. Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00
for the debtor's use or that of dependents listed above.		\$ 0.00
Social Security or government assistance (Specify)	\$ 0.00	, , , , , ,
Pension or retirement income	\$ 0.00	\$ 0.00
3. Other monthly income (Specify:) & & & _	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
4. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,116.82	\$ 2,771.78
6. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 5,888	3.60
there is only one debtor repeat total reported on line 15.)		

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 338649

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED PSTATTES BARREN TOY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors Bankruptcy Docket #:

	r Debtor: Mark E Lev	-				
	SCHEDULE	J - CURRENT	EXPENSES OF I	NDIVIDUAL I	DEBTOR(S)	
payments ma	ade bi-weekly, quarterly, sem	ii-annually, or annually to s	·	·	,	
	-		parate household. Complete a sep	parate schedule of expe	nditures labeled "Spouse".	
	home mortgage payme	•	•			\$ 3,209.76
	Il Estate taxes included		b. Property insura	nce included?	[] Yes [x] No	# 000 00
Utilities:	,	-				\$ 300.00
	b. Water, Sewer, Gc. Cellphone, Intern	-				\$ 75.00 \$ 185.00
	· ·	Phone and Cable To	elevision			\$ 75.00
Home M	laintenance (repairs an					\$ 25.00
Food	iaintonano (ropano an	. С.				\$ 350.00
Clothing	1					\$ 25.00
Laundry	and Dry Cleaning					\$ 10.00
Medical	and Dental Expenses					\$ 150.00
Transpo	ortation (not including ca	ar payments) G	as, Tolls/Parking, Fees/L	icenses, Repair,	Bus/Train	\$ 306.00
Recreat	ion, Clubs and Entertai	nment, Newspapers,	Magazines, etc.			\$ -
	ole Contributions					\$ -
. Insuran	ce (not deducted from v a. Homeowner's or	-	nome mortgage payments	5)		\$ 45.00
	b. Life	renter 3				\$ -
	c. Health					\$-
	d. Auto					\$ 189.00
	e. Other					\$-
2. Taxes (ı	not deducted from wag	es or included in hom	e mortgage payments)			
(Specify	() Federal or State	Tax Repayments, R	eal Estate Taxes			\$ -
3. Installm	• , ,	oter 11, 12, and 13 ca	ases, do not list payments	to be included in	plan)	\$-
	a. Autob. Reaffirmation Pa	vmente				\$ -
	c. Other	yments	\$-			\$-
I. Alimony	, maintenance and sup	port paid to others				\$ -
5. Paymer	its for support of addition	onal dependents not l	iving at your home			\$ -
6. Regular	expenses from operati	on of business, profe	ssion, or farm (attach deta	ailed statement)		\$ -
7. Other:	Haircuts, Hygiene, Eyecare, Meds	Newspaper/Mags & Postage/Banking	•	Childcare & Babysitting	Pet Care:	
	\$75.00	\$0.00	\$0.00	\$ -	\$ -	\$75.00
	GE MONTHLY EXPENSICAL OF Summary of Certain L		port also on Summary of Schedu	ules and if applicable,	on	\$ 5,019.76
). Describe <i>Non</i> e	e any increase/decreas	e in expenditures and	ticipated to occur within the	e year following th	ne filing this docume	nt:
). STATE	MENT OF MONTHLY N	ET INCOME	a. Average monthly inco	me from Line 15 o	of Schedule I	\$ 5,888.60
			b. Average monthly expe	enses from Line 1	8 above	\$ 5,019.76
			c. Monthly net income (a	a. minus b.)		\$ 835.54
			d. Total amount to be pai	id into plan month	ly	\$ 835.00

Record #: 338649

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2008: \$ 5,279 2007: \$43,809 2006: \$42,522	Employment	
Spouse		
AMOUNT	SOURCE	

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In re

David William Ritchie and Michelle Diane Ritchie, Debtors

	STATEMENT OF FINA	ANUAL AI I AINS	
Spouse			
AMOUNT	SOURCE		
2008: \$ 5,151 2007: \$38,497 2006: \$34,062	Employment		
	PLOYMENT OR OPERATION OF BUSII	NESS: trade, profession, operation of the debtor's b	ousiness during
the two years immediately preceding th	e commencement of this case. Give parting under chapter 12 or chapter 13 must s	culars. If a joint petition is filed, state income tate income for each spouse whether or not	for each
AMOUNT	SOURCE		
Spouse . AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c			
services, and other debts to any creditor value of all property that constitutes or it that were made to a creditor on accoun an approved nonprofit budgeting and co	or made within 90 days immediately procests affected by such transfer is not less that tof a domestic support obligation or as preditor counseling agency. (Married debt	S: List all payments on loans, installment pur eding the commencement of this case if the n \$600.00. Indicate with an asterisk (*) any art of an alternative repayment schedule und ors filing under chapter 12 or chapter 13 mus the spouses are separated and a joint petitic	aggregate payments ler a plan by st include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
First Franklin PO Box 1838	Monthly	\$3,209.00 per month	\$356,989.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Deat Dear	Monthly	\$30.00 per month	\$2,500.00
of Creditor	Payments	Paid	Still Owing
Name and Address	Dates of	Amount	Amount

Best Buy PO Box 15521 Wllmington, DE 19850

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Dates of Amount Paid or Value of Amount of Creditor Payment/Transfers Transfers Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name & Address of Creditor
 Dates
 Amount Paid or Value of
 Amount

 & Relationship to Debtor
 of Payments
 Transfers
 Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

X

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonRelationshipDateDescriptionorto Debtor,ofand ValueOrganizationIf AnyGiftof Gift

ONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name andDate of Payment,Amount of Money orAddressName of Payer ifDescription andof PayeeOther Than DebtorValue of Property

Law Office of Peter Francis
Geraci
55 E. Monroe Street #3400

Payment/Value: 3,500.00

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name andDate of Payment,Amount of Money orAddressName of Payer ifdescription andof PayeeOther Than DebtorValue of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address

of Payee

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

Date of Payment, Name of Payer if Other Than Debtor

2007

Amount of Money or description and Value of Property

\$50.00

X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property Transferred and Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) Transfer(s) Amount and Date of Sale or Closing

X

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

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In re

David William Ritchie and Michelle Diane Ritchie, Debtors

	STATEMENT OF FINAN	ICIAL AFFAIRS	
12. SAFE DEPOSIT BOXES:			
immediately preceding the comm	ox or depository in which the debtor has or had sect encement of this case. (Married debtors filing unde uses whether or not a joint petition is filed, unless the	r chapter 12 or chapter 13 must inc	clude boxes or
Name and Address of Bank	Names & Addresses of Those With	Description of	Date of Transfer o
or Other Depository	Access to Box or depository	Contents	Surrender, if Any
13. SETOFFS:			
of this case. (Married debtors filir not a joint petition is filed, unless	tor, including a bank, against a debt or deposit of th g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no	rmation concerning either or both s t filed.)	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
or ordanor		or coton	
14. LIST ALL PROPERTY HELD	FOR ANOTHER PERSON:		
List all property owned by anothe	r person that the debtor holds or controls.		
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	
15. PRIOR ADDRESS OF DEBT	OR(S):		
	(3) years immediately preceding the commencement acated prior to the commencement of this case. If	•	
	Name	Dates of	
•	HUITE	Dates of	



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NON



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

	STATEMENT OF FI		
•	e proceedings, including settlements or ord e name and address of the governmental u		•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
ending dates of all businesses in wh partnership, sole proprietor, or was immediately preceding the commen	ME OF BUSINESS the names, addresses, taxpayer identification in the debtor was an officer, director, particles self-employed in a trade, profession, or officement of this case, or in which the debtor ceding the commencement of this case.	tner, or managing executive of a corporat ner activity either full- or part-time within si	ion, partner in a ix (6) years
· · · · · · · · · · · · · · · · · · ·	e names, addresses, taxpayer identification nich the debtor was a partner or owned 5 p e commencement of this case.		• •
	e names, addresses, taxpayer identification nich the debtor was a partner or owned 5 p e commencement of this case.		
(6) years immediately preceding the		Nature	

Address

Name

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In re

David William Ritchie and Michelle Diane Ritchie, Debtors

has been, within six years immediate executive, or owner of more than 5 p	ely preceding the commencement of this	oration or partnership and by any individual debtor who is or acase, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a er activity, either full- or part-time.
,	ng the commencement of this case. A d	only if the debtor is or has been in business, as defined above, ebtor who has not been in business within those six years
19. BOOKS, RECORDS AND FINA	NCIAL STATEMENTS:	
List all bookkeepers and accountant the keeping of books of account and		preceding the filing of this bankruptcy case kept or supervised
Name	Dates Services	
and Address	Rendered	_
19b. List all firms or individuals who	within two (2) years immediately preced	ding the filing of this bankruptcy case have audited the books of
		ding the filing of this bankruptcy case have audited the books of Dates Services
19b. List all firms or individuals who account and records, or prepared a formal control of the		
. Name 19c. List all firms or individuals who	financial statement of the debtor. Address	Dates Services Rendered s case were in possession of the books of account and records
account and records, or prepared a formula of the second o	Address at the time of the commencement of this	Dates Services Rendered s case were in possession of the books of account and records
Name 19c. List all firms or individuals who of the debtor. If any of the books of a Name Name	Address Address at the time of the commencement of this account and records are not available, e. Address Address	Dates Services Rendered s case were in possession of the books of account and records explain.
Name 19c. List all firms or individuals who of the debtor. If any of the books of a Name Name	Address At the time of the commencement of this account and records are not available, expenses Address	Dates Services Rendered s case were in possession of the books of account and records explain.

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In re

David William Ritchie and Michelle Diane Ritchie, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last two in the dollar amount and basis of		person who supervised the taking of each inventory, and	
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
b. List the name and address	of the person having possession of the records of	each of the inventories reported in a., above.	
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
21. CURRENT PARTNERS,	OFFICERS, DIRECTORS AND SHAREHOLDERS	S:	
	OFFICERS, DIRECTORS AND SHAREHOLDERS p, list nature and percentage of interest of each me Nature of Interest		
a. If the debtor is a partnershi Name and Address 21b. If the debtor is a corpora	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a	Percentage of Interest and each stockholder who directly or indirectly owns,	
a. If the debtor is a partnershi Name and Address 21b. If the debtor is a corpora	p, list nature and percentage of interest of each mo Nature of Interest	Percentage of Interest and each stockholder who directly or indirectly owns,	
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a	Percentage of Interest and each stockholder who directly or indirectly owns,	
Name and Address 21b. If the debtor is a corpora controls, or holds 5% or more Name and Address	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a of the voting or equity securities of the corporation.	Percentage of Interest and each stockholder who directly or indirectly owns, h. Nature and Percentage of Stock Ownership	

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In re

David William Ritchie and Michelle Diane Ritchie, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS	
22b. If the debtor is a corporation, lis	t all officers or directors whose relationshin	with the corporation terminated within one (1) year	
immediately preceding the commend		wan die sorporation terminates wann ene (17 year	
Name		Date of	
and Address	Title	Termination	
	NERSHIP OR DISTRIBUTION BY A COPO	PRATION:	
· · · · · · · · · · · · · · · · · · ·		edited or given to an insider, including compensation in any isite during one year immediately preceding the	′
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
24. TAX CONSOLIDATION GROUP	:		
for tax purposes of which the debtor		mber of the parent corporation of any consolidated group 6) years immediately preceding the commencement of the	
Lase.			
case. Name of	Taxpayer		
	Taxpayer Identification Number (EIN)		
Name of Parent Corporation			
Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the debtor is not an individual.	Identification Number (EIN) the name and federal taxpayer identification	number of any pension fund to which the debtor, as an mmediately preceding the commencement of the case.	
Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list t	Identification Number (EIN) the name and federal taxpayer identification		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

	COF FINANCIA	
> I A I E M E N		I AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 02/14/2008 /s/ David William Ritchie

David William Ritchie

X Date & Sign

Dated: 02/14/2008 /s/ Michelle Diane Ritchie

Michelle Diane Ritchie

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie / Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- 3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention

PROPERTY TO BE RETAINED

[x] None

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/14/2008 /s/ David William Ritchie

David William Ritchie

/s/ Michelle Diane Ritchie

Michelle Diane Ritchie

X Date & Sign

X Date & Sign

Dated:

02/14/2008

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Attorney for Debtor: Mark E Levine

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$358,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$34,450	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$359,348	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$106,405	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,855
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,020
TOTALS			\$ 392,450 TOTAL ASSETS	\$ 465,753 TOTAL LIABILITIES	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David William Ritchie and Michelle Diane Ritchie, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,855.30
Average Expenses (from Schedule J, Line 18)	\$ 5,019.76
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 7,356.50

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,359.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 106,405.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 107,764.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie and Michelle Diane Ritchie, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	02/14/2008	/s/ David William Ritchie	X Date & Sign
		David William Ritchie	L
Dated:	02/14/2008	/s/ Michelle Diane Ritchie	X Date & Sign
		Michelle Diane Ritchie	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David William Ritchie, and Michelle Diane Ritchie / Debtors

Attorney for Debtor: Mark E Levine

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/14/2008 /s/ David William Ritchie

David William Ritchie

X Date & Sign

Dated: 02/14/2008 /s/ Michelle Diane Ritchie

Michelle Diane Ritchie

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

David William Ritchie and Michelle Diane Ritchie, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ David William Ritchie Sign & Date 02/14/2008 Dated: Here **David William Ritchie** /s/ Michelle Diane Ritchie 02/14/2008 Sign & Date Dated: Michelle Diane Ritchie Here /s/ Mark E Levine 02/14/2008 Dated: Attorney: Mark E Levine

Bar No: 6239485

PFG Record # 338649